

MONEY SOLUTIONS

Financial Services Guide

What is a Financial Services Guide?

This Financial Services Guide gives you information about the services provided by Money Solutions Pty Ltd.

It explains:

- Who are we?
- What are our services and service benefits?
- Which financial products do we use?
- How do we charge for our services and how are we paid?
- Who are our associates?
- How can you contact us?
- How can you make a complaint?

This information will help you feel comfortable about using our services for your financial decisions.

Who are we?

Money Solutions is a commission-free, financial advisory service that focuses solely on the customer—you. Money Solutions is committed to providing Australians with the knowledge and advice they need to make confident money management decisions.

Personal Money Coaches and Financial Advisers at Money Solutions provide financial education, personal coaching and advice tailored to your individual circumstances. Unlike other services, Money Solutions charges customers a fee for service so you can trust that our advice is given with only you in mind.

Working with you

Our focus is on helping you make the most of your money and your retirement. We concentrate on what money means to you, how you **want** to manage it, and how effectively you **can** manage it based on your circumstances.

We look at what's important to you—your needs, concerns and experiences, as well as what you want to achieve financially and from the relationship with your Coach or Adviser. We also address issues such as how to save, where to invest, how to construct and manage your portfolio, how to manage your cashflow, and how to make effective insurance and tax choices.

Our people are highly experienced. They are committed to making a difference to the way financial services are delivered.



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Call 1800 046 144 8am - 6pm weekdays
or visit: www.moneysolutions.com.au

What services do we offer?

Money Solutions provides a range of services to help you achieve more with your money. It's about making the most of your superannuation options and building a secure and comfortable retirement.

Our services include seminars, on-line education, telephone coaching and face to face financial advice. Our services are personal and relevant to your current money issues, stage of life, existing skills, experience and goals. You can choose the service that meets your needs, whether you are getting started or you are an experienced investor.

Our services include:

- Personal Money Management Education Workshops to help you understand your options
- Working Money[®] On-line so you can learn at a time convenient to you
- Personal Money Coaching to give you advice one step at a time
- Retirement Planning to help you make the right decisions about your life after work
- Financial Planning strategies and solutions to meet your investment and personal protection needs
- Review Services so you stay on track to achieve your financial goals

If you receive personal advice from our Personal Money Coaches or Financial Advisers, we will give you a written record of our advice. This is called a Money Plan or Statement of Advice (SoA).

Your Money Plan tells you what we recommend, why the advice is right for you and how our recommendations will work towards achieving the goals you agree with your Coach or Adviser. It will also contain information about fees, and associations, if any, that may influence our advice.

If we recommend any financial products such as savings, investment (except shares), insurance or superannuation, we will give you information about each product in the form of a Product Disclosure Statement (PDS). This information will help you make an informed decision about our recommendations.

How will you benefit from these services?

We take the time to listen, understand and guide you toward achieving your financial goals.

At Money Solutions, we recognise that good financial advice in today's world is a combination of personal assistance, research and technology. Using all these resources, we open opportunities for you, while lowering risk and cost.

Our service, tools and transparent reporting give you the confidence and control to measure your steps forward against the goals we've set together. Our quality planning process will focus on your needs and objectives so you can be sure the advice is right for you.

Education tools to get you on your way

Accessing Money Solutions services is now easier than ever before. You can choose whether you want to attend a workshop or access our online education tools from the comfort of your own home.

Money Solutions provides:

- Workshops
- Workbooks
- Working Money[®] On-line
- Moneymax[®] Profile

Which financial products do we use?

We offer advice on the following financial products.

- Superannuation
- Basic and non-basic deposit
- Government debentures, stocks & bonds
- All securities
- Investment life insurance
- Life risk insurance
- Managed investment schemes, Investor Directed Portfolio Services (IDPS) and retirement savings accounts

Any questions? Call 1800 046 144 or visit: www.moneysolutions.com.au

How do we charge for our services?

Money Solutions Coaches and Advisers do not accept commissions. We charge a fee for each service we offer. You pay for only the advice you need. We will always advise you of the fees before we proceed with advice.

Phone coaching

If we give you advice over the phone, we may charge a fee for this advice, starting at \$220 per hour (including GST). If, however, an Industry Superannuation Fund has referred you to us, they may meet the cost of your phone session with a Money Coach.

As part of our service, we provide a written Money Plan or Statement of Advice. This written advice does not incur an additional fee.

Service costs may vary if you are an employer or a superannuation trustee because they are calculated on volume for each situation.

Financial planning service

Personal strategy advice, implementation and review services

The first meeting with a Financial Adviser gives you the opportunity to get to know us and decide if our services are right for you. **There is no cost for the first meeting.**

If you decide to proceed, Money Solutions operates on a fee for service basis. We do not receive commissions. Fees start at \$220 (including GST) per hour. The exact service fee will be agreed with you first. It will also be confirmed in your Money Plan.

Portfolio and strategy review service

This service is for clients who would like ongoing advice about their investment strategy and portfolio, established through Money Solutions. This fee for service is charged as a percentage of your portfolio, which scales down from 0.55 percent, per annum, of your account balance (subject to a minimum rate of \$1100 including GST).

How we pay our people

Your Coach or Financial Adviser receives a salary that includes superannuation benefits. Coaches and Advisers may be entitled to an annual bonus payment based principally on the number of customers they assist and the quality of the customer experience they deliver (based on your feedback). From time to time, your Coach or Financial Adviser may also receive a bonus based on their performance and revenue. They do not receive any other form of remuneration.



How can you contact us?

We currently have offices at the following locations:

- **Head Office in Sydney**
Level 7, 50 Carrington Street
Sydney NSW 2000
- **Brisbane**
Level 8, IBM Building
348 Edward Street
Brisbane Qld 4000
- **Melbourne**
Level 1, 333 Collins Street
Melbourne Vic 3000

Our Financial Advisers regularly visit selected regional areas and other capital cities.

Please contact Money Solutions on 1800 046 144 to find out when a Financial Adviser is next in your area.

All financial services described will be provided by Money Solutions Pty Ltd
ABN 36 105 811 836. This guide is issued with our authority.

Our Australian Financial Services Licence Number is 258 145.

You can phone us on 1800 046 144 between 8am and 6pm weekdays.

Are there any relationships that may influence our advice?

Money Solutions Pty Ltd is a joint venture with Australian Administration Services (AAS), a wholly owned subsidiary of Link Market Services ("the Link Group"). AAS operates under Link's subsidiary Pacific Custodians Pty Ltd ("Pacific Custodians"), AFSL 295142.

We also provide our services to members of various Superannuation Funds and their Trustees. In these cases we will have an agreement with the Trustees to provide their members with one or all of our services. We may also receive a fee from the Trustees based either on a monthly rate or a fee per customer. If you decide to work with us after the initial contact, fees will then be charged to you as outlined previously.

Some recommendations may include a product (IDPS) that administers a broad range of investments on your behalf. All products we recommend have been researched in depth.

Estate planning recommendations may be referred to a solicitor or you may be given directions on how to find a solicitor near you.

How do we handle personal information?

Money Solutions understand that the information you give us may be highly sensitive.

We take your privacy very seriously. We have procedures in place to ensure that your personal information is stored securely. Please visit our website if you would like a copy of our privacy policy or contact us at privacy@moneysolutions.com.au if you have any concerns.

We keep a record of your personal profile. This record will include details of our service, how we will work with you, your financial goals, situation and needs. Any recommendations we make are also kept on file. If you would like a copy of your Money Plan, give us a call and we will re-send it to you. If you wish to look at your file we will make arrangements for you to do so.

Are there any risks involved?

Everything we do is transparent so that you understand fully what we are recommending and why. We will educate you about any possible investment and market risks.

If you are uncertain about any of our advice, you should ask your Coach or Adviser to explain it to you.

How can you make a complaint?

If you have a complaint about our service, please tell us. We are always striving to improve the services we offer. We value your feedback.

Our three-step complaints process is as follows.

1. Contact your Coach or Adviser and tell them your concerns.
2. If your complaint is not satisfactorily resolved within three days, please contact the Complaints Manager on 02 9350 8400 or write to us at:

Money Solutions Pty Ltd
GPO Box 3975
Sydney NSW 2001

We will try to resolve your complaint quickly and fairly.

3. If the complaint can't be resolved to your satisfaction you have the right to complain to the Financial Ombudsman Service (FOS). They can be contacted on **1300 780 808**. Money Solutions is a member of this scheme. This service is provided to you free of charge.

If your concerns involve ethical conduct you may wish to consider raising your concerns in writing with the Financial Planning Association of Australia Limited (FPA). You can write to them at PO Box 109, Collins Street West, Melbourne, Victoria, 8007.

You can also direct complaints or any queries about your rights to the Australian Securities and Investment Commission (ASIC) on their freecall infoline: **1300 300 630**.

Compensation

Money Solutions holds a professional indemnity policy to cover claims made by our customers. The policy extends to cover work done for Money Solutions by employees after they cease work.



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Money Solutions.

T: 1800 046 144 or
(02) 9350 8400

F: (02) 9350 8411

W: www.moneysolutions.com.au

E: info@moneysolutions.com.au

We have offices in Sydney,
Melbourne and Brisbane.

You can write to us at our
Head Office:

Level 7, 50 Carrington Street,
Sydney NSW 2000.

Any questions? Call 1800 046 144 or visit: www.moneysolutions.com.au

DISCLAIMER

Information provided in this Financial Services Guide is general in nature and does not constitute financial advice.